

## ABSTRACT OF THE DISCLOSURE

Methods and related computer system hardware and software are provided for an electronic money instrument, delivered by an issuer to a consumer in a specific amount having a unique serial number. The consumer, who does not wish to disclose credit card, debit card or other account information in an online transaction, determines the total amount needed from a first visit to a vendor's online website, and then purchases the electronic money instrument, in the same amount, from the issuer at a retail outlet. In a second visit to the website, the consumer uses the electronic money instrument for payment by inputting the unique serial number on the electronic money instrument. The website vendor then submits a funds transfer request to the issuer for approval. If approved the online transaction is then consummated and the issuer places a halt on any further use of the serial number.